

In re:  
Adrian Padilla  
Debtor

Case No. 25-11015-VK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-1

User: admin

Page 1 of 2

Date Rcvd: Sep 15, 2025

Form ID: 318a

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2025:

Recip ID	Recipient Name and Address
db	Adrian Padilla, 13685 De Garmo Ave, Rnch Cascades, CA 91342-1214
42515651	+ Robinhood, 85 Willow Road, Menlo Park, CA 94025-3656
42515654	+ Talkiatry, 109 W 27th St Suite 5S, New York, NY 10001-6208

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Sep 16 2025 05:01:00	Employment Development Dept., Bankruptcy Group MIC 92E, P. O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Sep 16 2025 05:01:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P. O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Sep 16 2025 01:19:00	Los Angeles City Clerk, P. O. Box 53200, Los Angeles, CA 90053-0200
42515646	Email/PDF: AffirmBKNotifications@resurgent.com	Sep 16 2025 01:19:06	Affirm, 30 Isabella St Fl 4, Pittsburgh, PA 15212-5862
42515647	+ EDI: BANKAMER2	Sep 16 2025 05:01:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4036
42515648	EDI: DISCOVER	Sep 16 2025 05:01:00	Discover Bank, PO Box 30943, Salt Lake Cty, UT 84130-0943
42515649	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 16 2025 01:20:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42515650	EDI: AGFINANCE.COM	Sep 16 2025 05:01:00	OneMain Financial, 601 NW 2nd St, Evansville, IN 47708-1013
42515652	Email/Text: OpsEscalations@RocketLoans.com	Sep 16 2025 01:20:00	Rockloans Marketplace, 1274 Library St Fl 2, Detroit, MI 48226-2256
42515653	EDI: SYNC	Sep 16 2025 05:01:00	Synchrony / PayPal Credit, PO Box 71727, Philadelphia, PA 19176-1727
42515655	EDI: WTRRN BANK.COM	Sep 16 2025 05:01:00	TD Bank / Target, PO Box 673, Minneapolis, MN 55440-0673
42515656	^ MEBN	Sep 16 2025 01:11:48	Toyota Financial Services, PO Box 22171, Tempe, AZ 85285-2171

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0973-1

User: admin

Page 2 of 2

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preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2025 at the address(es) listed below:

Name	Email Address
Amy L Goldman (TR)	marisol.jaramillo@lewisbrisbois.com AGoldman@iq7technology.com;ecf.alert+Goldman@titlexi.com
Benjamin Heston	on behalf of Debtor Adrian Padilla bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
United States Trustee (SV)	ustpreion16.wh.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1

Adrian Padilla

Social Security number or ITIN xxx-xx-9008

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Central District of California

Case number: 1:25-bk-11015-VK

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Adrian Padilla

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 9/15/25

**Dated:** 9/15/25

**By the court:** Victoria S. Kaufman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**